

Partial Listing

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[54] **ADVERTISING DEVICE AND METHOD FOR USE AT POINT OF SALE**

[75] **Inventors:** Vaughn W. North, 8180 S. 700 East, Sandy, Utah 84091; Kent R. Johnson; G. O'Brien Garrett, both of Sandy, Utah

[73] **Assignee:** Vaughn W. North, Sandy, Utah

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[58] **Field of Search** 235/375, 383; 283/56, 57; 705/14, 40

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Primary Examiner—Willmon Fridie, Jr.
Assistant Examiner—Mark T. Henderson
Attorney, Agent, or Firm—Thorpe North & Western

[57] **ABSTRACT**

A device and method for displaying advertising materials to a potential purchaser coincident with the making of a financial transaction by the purchaser. The device comprises at least one transaction recording card sized to attach to and conform to dimensions of a standard credit or debit card and includes a format for making a record of a transaction associated with the purchaser. Third party advertising material is placed on the recording card in a format which may be viewed by the purchaser at a time and place of making the record of the transaction. The method comprises the steps of a) identifying a group of purchasers having a common interest in a particular market; b) selecting a group of businesses which desire to access the group of purchasers for third party advertising purposes; c) producing at least one transaction recording card having a format for making a record of a financial transaction associated with the purchaser; d) placing the advertising material on the recording card in a format which may be viewed by the purchaser at a time and place of making the record of the financial transaction, and e) providing means for attachment of the transaction recording card and associated advertising material to a financial transaction card which can be carried in a wallet of the purchaser.

28 Claims, 7 Drawing Sheets

The diagram shows a transaction recording card (10) with a header section (14) containing 'Card Name' and 'No. 101'. Below the header is a table (12) with four columns: 'Date', 'Transaction', 'Amount', and 'Total'. The 'Total' column has a sub-header 'Charges'. Below the table is a checkbox labeled 'Posted to checking account'. At the bottom of the card is a large rectangular area (11) labeled 'Place Ad Here' (15). A dashed line (14a) indicates the boundary between the table and the advertisement area.

Date	Transaction	Amount	Total
			Charges

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TITLE: Advertising device and method for use at point of sale

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A device and method for **displaying advertising** materials to a potential purchaser coincident with the making of a financial transaction by the purchaser. The device comprises at least one transaction recording card sized to attach to and conform to dimensions of a standard credit or debit card and includes a format for making a record of a transaction associated with the purchaser. Third party advertising material is placed on the recording card in a format which may be viewed by the purchaser at a time and place of making the record of the transaction. The method comprises the steps of a) identifying a group of purchasers having a common interest in a particular market; b) selecting a group of businesses which desire to access the group of purchasers for third party advertising purposes; c) producing at least one transaction recording card having a format for making a record of a financial transaction associated with the purchaser; d) placing the advertising material on the recording card in a format which may be viewed by the purchaser at a time and place of making the record of the financial transaction, and e) providing means for attachment of the transaction recording card and associated advertising material to a financial transaction card which can be carried in a wallet of the purchaser.

The present invention relates to methods of advertising on behalf of third party businesses to potential customers. More particularly, the present invention pertains to **display of advertising** materials to potential customers wherein the **display of advertising** materials is coincident with the occurrence of a purchase transaction by the potential customer.

Other circumstances also tend to stimulate increased consumer attention to product source and identity issues. For example, point of purchase and cash register **display advertising** catches a consumer when they are in the very act of paying for a product or service. At this stage, the customer has made a purchase decision, including selection of a specific brand or company product. The act of payment operates to place value on the decision (including the

company name or brand), and is typically reinforcing a frame of mind in which the consumer is reviewing the benefits of the purchase. It naturally follows that the point of purchase enhances sensitivity to advertising influence. This higher level of awareness would apply whether cash or a credit card is exchanged to consummate the purchase transaction. The point of purchase is therefore an ideal advertising opportunity which arises at the very point of payment for a product or service. Advertising in this circumstance has been limited, however, because the practicality of placing advertising on currency or accessing the customer's private credit or debit cards as a general advertising medium has been unavailable.

These and other objects are realized in a method for **displaying advertising** materials to a potential purchaser coincident with the making of a financial transaction by the purchaser. The method comprises the steps of a) identifying a group of purchasers having a common interest in a particular market; b) selecting a group of businesses which desire to access the group of purchasers for advertising purposes; c) producing at least one transaction recording card having a format for making a record of a financial transaction associated with the purchaser; d) placing the advertising material on the recording card in a format which may be viewed by the purchaser at a time and place of making the record of the financial transaction, the advertising material being representative of at least one business selected from the group of businesses; and e) providing means for attachment of the transaction recording card and associated advertising material to a financial transaction card which can be carried by the purchaser.

Finally, the present disclosure also provides a method for **displaying advertising** information representing third party businesses at a point of sale between a customer and a merchant. The steps include a) attaching a transaction recording card with applied advertising information regarding a third party business to a financial transaction card, the recording card having dimensions no greater than the size of the transaction card when in an attached configuration to permit insertion within a pocket; b) inserting the attached recording card and transaction card within the pocket; c) removing the attached recording card and transaction card from the pocket for making a purchase at the point of sale while concurrently displaying the applied advertising information with a first viewing orientation; d) separating the recording card from the transaction card for processing of the transaction card for payment with respect to the purchase, while concurrently displaying the applied advertising information with a second viewing orientation; e) entering purchase data on the recording card, while concurrently displaying the applied advertising information with a third viewing orientation; f) attaching the recording card to the transaction card, while concurrently displaying the applied advertising information with a fourth viewing orientation; and g)

reinserting the attached recording card and transaction card within the pocket pending further use at a future point of sale.

The repetitive nature of advertising exposure arises from the repeated use of the credit or debit card. With each use, the customer voluntarily **displays this advertising** material to himself in several sequential movements. For example, when the card 12 is removed from the pocket 13 or wallet, and initial **view of the advertising** material occurs. When the card is rotated and the recording card is separated from the credit card, a different view develops. As the credit card is handed to the store clerk, the recording card changes hands and is again subject to inspection of advertising materials. The customer's full attention is focused on the recording card as entries are made regarding the transaction data for this purchase. Finally, the recording card is reattached to the credit card, and is returned to the pocket or wallet. Here again, this process repeats the multiple **displays of the advertising** material. This frequent and repeated display of selected advertising information is an extreme contrast to a one-time, passing glance of a customer to an ad in a newspaper or magazine.

The value of this method of advertising can be appreciated when compared with the billions of dollars spent in conventional advertising media in an attempt to develop product name association with potential customers. For example, a thirty second advertisement associated with the Superbowl.RTM. annual sports event may be valued at as much as one million dollars. Although this offers massive numbers as **viewers, the advertising** material is displayed once to persons who may be angry, frustrated, distracted, and certainly not in a commercial frame of mind. Similarly, millions of dollars are invested in billboards which momentarily interact with motorists having little interest in a commercial transaction. Newspapers and magazines account for tremendous volumes of advertising expense, yet they offer no assurance of any favorable state of mind for the potential viewing customers. Direct mail is a common form of advertising which is well known to be very ineffective. Indeed, the mind set of persons reviewing direct mail is represented by the colloquial expression of "junk" mail.

The present invention is represented by a foldable paper or card 10 which bears a recording format 14 which permits entry of each purchase transaction based on date, price, store, etc. The consumer is able to maintain an ongoing record of purchases with respect to each credit or debit card, thereby enabling monitoring of ongoing balances and other relevant product information which can be easily reconciled against a monthly statement. This can also avoid the embarrassment of insufficient funds or excessive credit. Debit card use is particularly vulnerable because they draw directly against a fixed bank account

balance. When this balance is exceeded, the card will be rejected. Whereas, customary monitoring tools for debit/credit cards are bulky and cumbersome, the present invention provides a convenient and simple format for control, as well as an incentive for the user to carry the accompanying advertising medium 11 which will be displayed with each transaction. Indeed, the view or display of advertising material is a natural by-product of handing the card to the cashier or attendant in order to make the purchase.

The present invention involving a transaction recording card discloses a third party advertising medium which represents a major step forward in advertising methodology, resulting in more effective advertising at greatly reduced costs. Its application for third party use is unlimited. Virtually any ad format can be applied to the folded recording card and may be directed to virtually any customer. Furthermore, this advertising medium has the advantage of serving a useful purpose for the customer by providing a data entry format, rather than merely passing advertising within the view of the potential customer and then on to the waste basket. In the present invention, the customer retains and uses the recording card for recording credit transactions with each purchase, leading to repetitive exposures. For example, each card has multiple entries 14a for recording purchase transactions which allow repeated use of the same recording card for as many as six to ten financial transactions. Each purchase automatically provides a repeated display of the advertising format.

This repetitive action is facilitated by a convenient attachment of the recording card to the credit or debit card as illustrated in FIG. 3. Typically, a scored or otherwise marked fold line 15 identifies a division in the card format. The record entry portion is placed on the larger section of the card, leaving the remaining upper portion for placement of advertising information. Similarly, the back side of the card 20 can be used for third party advertising logos, trademarks, etc. A coupon 16 or other incentive may also be included as is discussed in greater detail hereafter. A foldable tab 21 may also be incorporated along one side of the card with adhesive 22 to enable formation of a preformed pocket into which the credit card may be repeatedly inserted. It will be apparent to those skilled in the art that numerous other means for attachment of the transaction recording card and associated advertising material to a financial transaction card may be implemented. In general terms, this attachment function simply enables the combined recording and transaction cards to be carried in a wallet of the purchaser without special modifications. As can be noted in FIG. 4, the advertising material 11a can be applied in any orientation.

As was indicated above, the record format for entering transaction data provides an incentive for the user to maintain the applied advertising material with his credit or debit card. This is a significant advantage over other

forms of third party advertising which merely supply information without independent value. Indeed, any recording format which provides such a function is acceptable.

Generally, the step of producing the transaction recording card will involve printing on the recording card (i) a record format (14, 24a, 24b, 34, 44, 54, etc.) for entering purchase data representing point of sale purchase transactions and (ii) business information 11, 16, 20, 30, 40 about the third party business for concurrent viewing by persons at the point of purchase. With this combination fixed on the same piece of paper, each use of the card becomes an automatic **display of advertising** information. At a minimum, such information will include a company name and logo which provides a visual association of the potential purchaser with the third party business.

In addition to a wide selection of advertising information, the present advertising method can be expanded based on variable use with respect to other transaction recording cards such as gas cards FIG. 7, rental cards FIG. 8, health cards FIG. 9, **incentive** cards FIG. 10 and cash cards. Additional value may be added to the recording card by providing other useful data formats such as a calendar and appointment system 24b, shopping list section 24a as a reminder for future purchasing activity, and entry space for things-to-do 60 and other forms of reminder notes 50a for miscellaneous data. The recording format can be modified to provide space for recording sequential dates of purchase for medications 50b, or return dates for library books and movie rentals as in FIG. 8. It will be apparent that many data forms may be used in combination with the advertising format, provided the **incentive** for use is at least partly motivated by a transaction card which is typically carried in the wallet. For the sake of simplicity, such cards are generally referred to herein as "financial recording cards."

a) attaching a transaction recording card with applied advertising information regarding a third party business to a financial transaction card. This step is facilitated by using a recording card having substantially common dimensions with the transaction card when in an attached configuration to permit insertion of the card within a card pocket. The combination adds little weight or volume, yet offers the convenience of having accessible data entry sheets, as well as a media for **display of advertising** materials;

The advantages of this procedure as an advertising medium include the following. First, the process is an activity which the customer habitually performs without thought. Therefore, there is no training required to **display the advertising** material. It happens with or without the customer intent. Because our mind is continuously monitoring the surrounding environment, it automatically registers the advertising material, at least at the subconscious

level. Therefore, each movement which creates a different angle of viewing, a different position in the hand, a different movement of the arm--each of these activities is an event recorded by the mind.

This emotional influence can be supplemented and reinforced by giving the customer additional value at the point of purchase. For example, the recording card may include a coupon 16 or other authorization for a discount 64 (FIG. 10) or redemption option. As the customer receives a specific benefit for **displaying the advertising** material on his recording card, the favorable emotional state is enhanced, creating an even stronger benefit from this simple purchase activity. As has been mentioned, the separable coupon 16 associated with the recording card may serve as a tracking device for monitoring use of the recording card within different markets and by different customers. This data can help focus future use of materials in the most effective markets.

1. A method for **displaying advertising** materials to a potential purchaser coincident with the potential making of a financial transaction by the purchaser, the method comprising the steps of:

6. A method as defined in claim 1, wherein the step of producing the at least one transaction recording card includes the step of preparing a format for making a record of financial transactions associated with a card selected from the group consisting of credit cards, debit cards, smart cards, phone cards, gas cards, cash cards, **incentive** cards, and health cards.

d) assembling the plurality of recording cards in a package combining the convenience of (i) a recording format to be used by the potential customers in making general financial transactions, said format providing the potential customers with an **incentive** to regularly carry and use the recording cards, and (ii) focused advertising specifically directed to the potential customers of the third party businesses which is displayed automatically by the mere use of the transaction recording card with any purchase made by the potential customer using the attached financial transaction card; and

16. A method as defined in claim 11, wherein the step of selecting the transaction recording cards includes the step of preparing a format for making a record of financial transaction associated with a card selected from the group consisting of credit cards, debit cards, smart cards, phone cards, gas cards, **incentive** cards, cash cards and health cards.

17. A method for **displaying advertising** information representing third party businesses at a point of sale between a customer and a merchant, said method comprising the steps of:

20. A method as defined in claim 17, wherein the step of attaching the transaction recording cards comprises the more specific step of attaching the recording card to a financial transaction card selected from the group consisting of credit cards, debit cards, smart cards, phone cards, gas cards, rental cards, **incentive** cards, health cards and cash cards.

21. A method for **displaying advertising** information representing third party businesses at a point of sale between a customer and a merchant, said method comprising the steps of;

24. A device defined in claim 22, wherein the at least one transaction recording card includes a format for making a record of transactions associated with a transaction card selected from the group consisting of credit cards, debit cards, smart cards, phone cards, gas cards, cash cards, **incentive** cards, and health cards.

26. A device as defined in claim 22, further comprising and assembly of recording cards in a package combining the convenience of (i) a recording format to be used by the potential customers in making general financial transactions, said format providing the potential customers with an **incentive** to regularly carry and use the recording cards, and (ii) focused advertising specifically directed to the potential customers of the third party businesses which is displayed automatically by the mere use of the transaction recording card with any purchase made by the potential customer using the attached financial transaction card.